

Jacques FIESCHI, *et al.*
Application Serial No.: 09/810,286

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AMENDMENT TO CLAIMS

Please AMEND claims 1, 3, 5-6 as follows.

Please ADD new claims 21-25.

A copy of all pending claims and a status of each is provided below.

1. (Currently Amended) A method for validating an electronic payment by a credit/debit card in a transaction system, comprising:

registering a purchase of at least one article by a buyer using a credit/debit card associated with at least one PIN code at a seller terminal connected to an electronic payment center by a communication network;

checking, by the electronic payment center, that the at least one PIN code which is provided by said buyer to said electronic payment center is associated with the number of said credit/debit card provided by said buyer to said seller terminal; and

checking, by said electronic payment center, with a third party whether or not the said at least one PIN code is valid.

2. (Previously Presented) The method according to claim 1, wherein said buyer has a terminal which is connected to a communication network and said terminal is configured to transmit the credit/debit card.

3. (Currently Amended) The method according to claim 1 or 2, wherein the credit/debit card number and the PIN code which [[has]] have been provided to said seller terminal by said

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buyer ~~[[is]]~~ are transmitted to said electronic payment center to check whether the PIN code ~~provided by said buyer~~ is associated with said credit/debit card number.

4. (Previously Presented) The method according to claim 3, wherein said electronic payment center checks in at least one profile table whether said PIN code is associated with the credit/debit card number.

5. (Currently Amended) The method according to claim 4, further comprising the step of checking by said electronic payment center whether the amount of said purchase of the at least one article is below a maximum amount authorized for the at least one PIN code, each PIN code authorizing a different maximum amount.

6. (Currently Amended) The method according to claim 5, further comprising the step of checking by said electronic payment center whether or not there is a prevalidation of the purchase of the at least one article by said buyer.

7. (Previously Presented) The method according to claim 6, wherein said prevalidation of the purchase of the at least one article by said buyer is cleared after it has been used.

8. (Previously Presented) A system for validating an electronic payment by a credit/debit card comprising means adapted for carrying out the steps of the method according to claims 1 or 2.

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9. (Previously Presented) A method for validating an electronic payment, comprising the steps of:

receiving transaction information from a buyer and a seller by an electronic payment center;

performing a first validation with the transaction information from the buyer and seller by the electronic payment center;

requesting, by the electronic payment center, further validation from a third party to provide authentication by an electronic transaction; and

processing the sale by an electronic transaction upon authentication by the first validation and the further validation.

10. (Previously Presented) The method of claim 9, wherein:

the transaction information sent by the buyer is at least one article information, date and time of purchase, buyer PIN code, and credit/debit card number, and

the transaction information sent by the seller is at least one article information, date and time of purchase, and PIN code.

11. (Previously Presented) The method of claim 10, wherein article information includes purchase price.

12. (Previously Presented) The method of claim 9, further comprising the seller

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receiving a credit/debit card number, an article identification, a transaction time, a transaction date, and a buyer PIN code from the buyer.

13. (Previously Presented) The method of claim 9, further comprising the electronic payment center comparing at least one portion of the transaction information with profile table information.

14. (Previously Presented) The method of claim 13, wherein the profile table information comprises at least one of a credit/debit card number, a buyer PIN code, and an authorization amount corresponding to the buyer PIN code.

15. (Previously Presented) The method of claim 9, wherein the electronic payment center clears the one portion of transaction information from the third party.

16. (Previously Presented) A method for electronic sales, comprising:

- receiving transaction information from a buyer and a seller by an electronic payment center;
- performing a pre-validation of buyer information with a third party;
- performing a validation with the transaction information from the buyer and seller by the electronic payment center; and
- providing authentication for a sale by an electronic transaction when the pre-validation and validation provide authorization.

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17. (Previously Presented) The method of claim 16, further comprising determining, by the electronic payment center, whether the amount charged to the credit card number is within an authorized limit, if a PIN code of the transaction information is verified.

18. (Previously Presented) The method of claim 17, comprising checking for the prevalidation of the PIN code when the amount charged to the credit card number is within an authorized amount.

19. (Previously Presented) The method of claim 18, comprising sending an error message to the buyer if the amount is outside an authorized limit.

20. (Previously Presented) The method of claim 9, comprising sending an error message to the buyer if a purchase amount is outside an authorized limit of the credit/debit card.

21. (New) The method of claim 6, comprising, if there is a prevalidation of the purchase ordered by said buyer, bypassing the step of checking, by said electronic payment center, with a third party whether the at least one PIN code is valid.

22. (New) The method of claim 1, wherein each PIN code of the at least one PIN code is used only once and a different PIN code of the at least one PIN code is used for a later transaction.

23. (New) The method of claim 1, wherein the at least one PIN code is associated with two or more members of a group and the group is associated with the number of the debit/credit

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card.

24. (New) The method of claim 23, wherein the at least one PIN code is different for different members of the group, and wherein the at least one PIN code authorizes a different purchasing amount for the different members of the group.

25. (New) The method of claim 23, wherein a member of the group limits a transaction involving the credit/debit card to a pre-determined purchasing amount.